

IN RE:

WILLIAM JAMES SMATHERS
CARRIE ELIZABETH SMATHERS
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:13-10903 TPA

Chapter 13

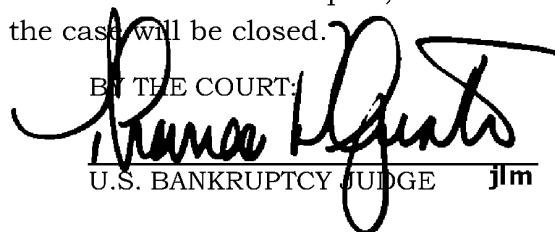
Document No.: 137

ORDER OF COURT

AND NOW, this 12th day of September, 2018, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE

jlm

In re:
 William James Smathers
 Carrie Elizabeth Smathers
 Debtors

Case No. 13-10903-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

 User: aala
 Form ID: pdf900

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 Total Noticed: 75

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db/jdb +William James Smathers, Carrie Elizabeth Smathers, 108 North 4th Ave.,
 Clarion, PA 16214-1004
 cr +Lawrence E. Spahr, Jr., c/o Jay Rubin, Esquire, 1012 Philadelphia Street,
 Indiana, PA 15701-1676
 cr +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
 cr +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 13677847 +American Express, P.O. Box 3001, Malvern, PA 19355-0701
 13677848 +American Express, P.O. Box 981537, El Paso, TX 79998-1537
 13677846 American Express, P.O. Box 981535, El Paso, TX 79998-1535
 13677849 +American Express Bank, P.O. Box 3001, Malvern, PA 19355-0701
 13744344 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13744343 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13677851 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886)
 13677856 +BJ's Plumbing Heating A/C, 203 Old State Rt 157, Venus, PA 16364-3621
 13677850 +Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
 13677853 +Barclays Bank Delaware, 700 Prides Crossing, Newark, DE 19713-6102
 13677854 +Benjamin J. Vrobel, 415 Wood Street, Clarion, PA 16214-1335
 13677855 +Benjamin Vrobel, Esquire, 415 Wood Street, Clarion, PA 16214-1335
 13677867 +CSN Holdings, LLC, P.O. Box 314, Brookville, PA 15825-0314
 13677862 +Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
 13677863 +Chase Bank USA, Cardmember Services, P.O. Box 15145, Wilmington, DE 19850-5145
 13719831 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 13677864 +Citibank (South Dakota), Customer Service, Box 248840, Oklahoma City, OK 73124-8840
 13677866 +Citicards, P.O. Box 6282, Sioux Falls, SD 57117-6282
 13677865 +Citicards, 701 E. 60th St. N, P.O. Box 6500, Sioux Falls, SD 57117-6500
 13677868 +David and Linda Duffee, 116 N. First St., Shippensburg, PA 16254-3804
 13677871 +Diversified Adjustment Service, Inc., 600 Coon Rapids Blvd., Minneapolis, MN 55433-5549
 13677873 +Farmers National Bank, P.O. Box 706, Sixth and Wood Sts., Clarion, PA 16214-0706
 13677872 +Farmers National Bank, 612 Main Street, P.O. Drawer D, Emmonston, PA 16373-0046
 13677874 +First American Title Insurance, Lenders Advantage, 1228 Euclid Ave. Ste. 400,
 Cleveland, OH 44115-1831
 13677875 +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
 13677876 +Fred L. Burns, 114 McClintock Dr., McMurray, PA 15317-3156
 13677878 +Guardian Protection Services, 174 Thorn Hill Rd., Warrendale, PA 15086-7528
 13677879 +Home Depot/Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497
 13677880 +++++JIM STEFANO, 100 S COMMONS STE 116, PITTSBURGH PA 15212-5359
 (address filed with court: Jim Stefano, 116 Allegheny Center Mall, Pittsburgh, PA 15212)
 14001530 +Jay Y. Rubin, Esquire, 1012 Philadelphia Street, Indiana, PA 15701-1676
 14001528 +Lawrence E. Spahr, Jr., c/o Michael N. Vaporis, Esquire, 26 S. Sixth Street,
 Indiana, PA 15701-2757
 13677881 +Max H. Burns, P.O. Box 788, Franklin, PA 16323-0788
 13677887 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337
 (address filed with court: Northwest Savings Bank, 108 Liberty Street, P.O. Box 1793,
 Warren, PA 16365)
 13677882 +National City Bank, 6750 Miller Rd., Brecksville, OH 44141-3262
 13677883 +National City Bank of Indiana, 3232 Newmark Dr., Miamisburg, OH 45342-5421
 14001529 +Nolan Rhodes, a/k/a Rocky Rhodes, 656 Goffe Road, Grampian, PA 16838-9038
 13677886 +North East Natural Energy, LLC, 707 Virginia St. East, Suite 1400,
 Charleston, WV 25301-2721
 13710906 +Northwest Savings Bank, c/o Richard J. Parks, Esq.,
 Pietragallo Gordon Alfano Bosick & Rappa, 7 West State Street, Suite 100,
 Sharon, PA 16146-1377
 13702427 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 13677889 PNC Bank, P.O. Box 656177, Louisville, KY 40285
 13677890 +PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570
 13677892 +PNC Bank, N.A., One PNC Plaza, 249 Fifth Ave., Pittsburgh, PA 15222-2707
 13677891 +PNC Bank, N.A., 2730 Liberty Ave., Pittsburgh, PA 15222-4747
 13688173 +PNC Mortgage, Bankruptcy Department, Mail: B6-YM07-01-8, 3232 Newmark Dr.,
 Miamisburg, OH 45342-5421
 13677893 +PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534
 13677894 +Richard J. Parks, Esquire, 54 Buhl Blvd., Sharon, PA 16146-3706
 13677895 +Sue A. Rimer, 230 Ridgewood Rd., Shippensburg, PA 16254-8707

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13707009 +E-mail/Text: bncmail@w-legal.com Sep 13 2018 02:25:24 ANTIO, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13677845 E-mail/Text: bankruptcy@firstenergycorp.com Sep 13 2018 02:25:14 Allegheny Power,
 800 Cabin Hill Drive, Greensburg, PA 15606-2222
 13677857 +E-mail/Text: bncmail@w-legal.com Sep 13 2018 02:25:24 Candica LLC,
 c/o Weinstein and Riley, PS, 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13677858 +E-mail/Text: cms-bk@cms-collect.com Sep 13 2018 02:23:57 Capital Management Services,
 698 1/2 S. Ogden St., Buffalo, NY 14206-2317

District/off: 0315-1

User: aala
Form ID: pdf900

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Total Noticed: 75

Date Rcvd: Sep 12, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13677859 +E-mail/Text: cms-bk@cms-collect.com Sep 13 2018 02:23:57 Capital Management Services, L, 698 1/2 S. Ogden St., Buffalo, NY 14206-2317
13677860 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 13 2018 02:46:02 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
13677861 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 13 2018 02:46:36 Capital One Bank, P.O. Box 248839, Oklahoma City, OK 73124-8839
13705579 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 13 2018 02:45:17 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14001531 +E-mail/Text: cemesq@verizon.net Sep 13 2018 02:25:43 Christopher E. Mohney, Esquire, 51 Beaver Drive, Suite 1, DuBois, PA 15801-2457
13677869 E-mail/Text: mrdiscen@discover.com Sep 13 2018 02:23:42 Discover Bank, P.O. Box 15316, Wilmington, DE 19850
13685092 E-mail/Text: mrdiscen@discover.com Sep 13 2018 02:23:42 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13677870 +E-mail/Text: mrdiscen@discover.com Sep 13 2018 02:23:42 Discover Card, P.O. Box 3025, New Albany, OH 43054-3025
13677877 +E-mail/PDF: gecsedri@recoverycorp.com Sep 13 2018 02:44:32 GE Capital/Paypal, P.O. Box 981400, El Paso, TX 79998-1400
13696816 E-mail/Text: bk.notifications@jpmchase.com Sep 13 2018 02:24:05 JP Morgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505, AZ1-1191, Phoenix, AZ 85038-9505
13677884 +E-mail/Text: Bankruptcy@natfuel.com Sep 13 2018 02:25:03 National Fuel Gas, P.O. Box 2081, Erie, PA 16512-2081
13732699 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 13 2018 02:44:35 Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541
13732445 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 13 2018 02:56:59 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13763985 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 13 2018 02:45:33 PYOD, LLC its successors and assigns as assignee, of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
13677888 +E-mail/Text: csc.bankruptcy@amwater.com Sep 13 2018 02:26:22 Pennsylvania American Water, P.O. Box 578, Alton, IL 62002-0578
13696617 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2018 02:24:42 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
13711295 E-mail/Text: bnc-quantum@quantum3group.com Sep 13 2018 02:24:09 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13677896 E-mail/Text: rmbncreports@supermedia.com Sep 13 2018 02:25:08 Super Media, 5601 Executive Dr., Irving, TX 75038
13677897 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 13 2018 02:25:02 U. S. Trustee's Office, 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
13754082 +E-mail/Text: bankruptcy@firstenergycorp.com Sep 13 2018 02:25:14 West Penn Power, 1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Northwest Savings Bank
cr PA Dept of Revenue
cr PNC BANK, NATIONAL ASSOCIATION
13713829* +Antio, LLC, c/o Weinstein and Riley, PS, 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13677852* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998)
13704077* JP Morgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
13713830* +Pennsylvania American Water, P.O. Box 578, Alton, IL 62002-0578
13713828* +Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13677885 ##+Nationwide Credit, Inc., 2002 Summit Boulevard, Suite 600, Atlanta, GA 30319-1559
TOTALS: 3, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '###' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
Karina Velter on behalf of Creditor PNC Bank, N.A. amps@manleydeas.com
Kenneth D. Henderson on behalf of Creditor PA Dept of Revenue RA-occbankruptcy1@state.pa.us, RA-occbankruptcy6@state.pa.us
Michael N. Vaporis on behalf of Creditor Lawrence E. Spahr, Jr. mvaporis@comcast.net, jlcerovich@comcast.net
Michael S. Janin on behalf of Debtor William James Smathers mjanjanin@quinnfirm.com, knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmnquinnbankruptcy@gmail.com;myers@quinnfirm.com;mtrayer@quinnfirm.com
Michael S. Jan Janin on behalf of Joint Debtor Carrie Elizabeth Smathers mjanjanin@quinnfirm.com, knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmnquinnbankruptcy@gmail.com;myers@quinnfirm.com;mtrayer@quinnfirm.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Richard J. Parks on behalf of Creditor Northwest Savings Bank rjp@pietragallo.com, ms@pietragallo.com;jk@pietragallo.com
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 9